

<div style="display: flex; align-items: center; justify-content: center;"><div style="border: 1px solid black; border-radius: 50%; padding: 10px; text-align: center; margin-right: 10px;">CIP AUG 02 2005 PATENT & TRADEMARK OFFICE 1100</div><div>FEE TRANSMITTAL For FY 2005 MAIL STOP AF</div></div>		<i>Complete If Known</i>																																																											
<input type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27		Application No.	10/085,977																																																										
Total Amount Of Payment (\$)		Filing Date	February 28, 2002																																																										
METHOD OF PAYMENT (check all that apply)		First Named Inventor	John J. Loy																																																										
		Examiner Name	Frantzy Poinvil																																																										
<input type="checkbox"/> Check <input type="checkbox"/> Credit Card <input type="checkbox"/> Money Order <input type="checkbox"/> None <input type="checkbox"/> Other (identify): _____		Art Unit	3628																																																										
<input type="checkbox"/> Deposit Account Deposit Account Number 50-0206 Deposit Account Name : Hunton & Williams LLP		Attorney Docket No.	47004.000300																																																										
For the above-identified deposit account, the Director is hereby authorized to: (check all that apply)																																																													
<input type="checkbox"/> Charge fee(s) indicated below.		<input type="checkbox"/> Charge fee(s) indicated below, except for the filing fee																																																											
<input type="checkbox"/> Charge any additional fee(s) or underpayments of fee(s) under 37 CFR 1.16 and 1.17		<input type="checkbox"/> Credit any overpayments.																																																											
FEE CALCULATION																																																													
1. BASIC FILING, SEARCH AND EXAMINATION FEES																																																													
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3. APPLICATION SIZE FEE (if the specification and drawings exceed 100 sheets of paper, the application size fee due is \$250 (\$125 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).)																																																													
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SUBMITTED BY																																																													
Signature		Registration No. 43,606		Telephone 202,955,1923																																																									
Typed or Printed Name Ozzie A. Farres		Date		8/2/05																																																									



Patent Application
Attorney Docket No.: 47004.000300

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

John J. Loy

Appln. No.: 10/085,977

Filed: February 28, 2002

For: Trade Receivable Processing Method
and Apparatus

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: Group Art Unit: 3628
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: Examiner: F. Poinvil
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Mail Stop AF

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION OF JUNE 16, 2005

Sir:

In response to the Office Action dated June 16, 2005, Applicants respectfully request favorable reconsideration of the above-identified patent application in view of the following amendments/remarks, which are believed to place the above-identified patent application in condition for allowance or in better form for consideration on appeal.